

Information to identify the case:

Debtor 1	<u>Benjamin Frederick Beideman</u>	Social Security number or ITIN	xxx-xx-0378
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-16418-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Benjamin Frederick Beideman

11/17/22

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Benjamin Frederick Beideman
Debtor

Case No. 22-16418-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 17, 2022

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2022:

Recip ID	Recipient Name and Address
db	Benjamin Frederick Beideman, 215 Nantucket Rd, Forked River, NJ 08731-5105
519681494	+ Advanced Call Center Technologies LLC, 1235 Westlakes Dr Ste 160, Berwyn, PA 19312-2417
519681495	+ Allied Interstate LLC, PO Box 19312, Minneapolis, MN 55419-0312
519681572	+ Apothaker Scian, PC, 520 Fellowship Rd Ste C306, Mt Laurel, NJ 08054-3410
519681501	+ Atlantic Credit & Finance, 111 Franklin Rd SE, Roanoke, VA 24011-2126
519681576	+ Blockchain Technology Research Innovations Corpora, 610 Lacey Rd Unit 749, Forked River, NJ 08731-8037
519681507	+ Capital One Bank NA, PO Box 3043, Milwaukee, WI 53201-3043
519681529	++ GENPACT SERVICES LLC, 1155 AVENUE OF THE AMERICAS, 4TH FLOOR, NEW YORK NY 10036-2711 address filed with court:, Genpact Services LLC, 1155 Avenue of the Americas, 4th Floor, New York, NY 10036
519681531	+ Intertek USA, 900 Chelmsford St, Lowell, MA 01851-8100
519681533	+ Kabbage Inc, 730 Peachtree St NE Ste 1100, Atlanta, GA 30308-1263
519681575	+ Law Offices of Hayt, Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
519681574	+ Louis A. Greenfield, PO Box 17210, Golden, CO 80402-6020
519681577	+ Nelson R Beideman Center for Responsible Fisheries, 215 Nantucket Rd, Forked River, NJ 08731-5105
519681551	+ Polaris Distributing Corporation, PO Box 749, Forked River, NJ 08731-0749
519681555	+ Professional Account Management LLC, 633 W Wisconsin Ave Ste 1600, Milwaukee, WI 53203-1920
519681562	+ State of New Jersey Office of the Public Defender, 25 Market St, Trenton, NJ 08611-2148
519681578	+ Sustainable Swordfish LLC, 610 Lacey Rd Unit 749, Forked River, NJ 08731-8037
519681568	+ TD Bank NA, 357 Kings Hwy N, Cherry Hill, NJ 08034-1013
519681579	+ Terri L Beideman, 215 Nantucket Rd, Forked River, NJ 08731-5105
519681569	+ Thomas M Iuso, 334 Pines Lake Dr E, Wayne, NJ 07470-5011
519681570	Trustees of Columbia University, 116th and Broadway, New York, NY 10027
519681580	+ Vast Array Corporation, 215 Nantucket Rd, Forked River, NJ 08731-5105

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 17 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 17 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519681500	+ Email/Text: legal@arsnational.com	Nov 17 2022 20:43:00	ARS National Services Inc, 270 W 2nd Ave, Escondido, CA 92025-4147
519681496	+ EDI: URSI.COM	Nov 18 2022 01:38:00	Alltran Financial LP, 5800 N Course Dr, Houston, TX 77072-1613
519681497	+ Email/PDF: bncnotices@becket-lee.com	Nov 17 2022 20:48:12	American Express, 200 Vesey St, New York, NY 10285-0002
519681502	+ EDI: BANKAMER2.COM	Nov 18 2022 01:38:00	Bank of America NA, 100 N Tyron St, Charlotte, NC 28255-0001

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Nov 17, 2022

Form ID: 318

Total Noticed: 66

519681503	+ EDI: TSYS2	Nov 18 2022 01:38:00	Barclays Bank Delaware, 100 West St, Wilmington, DE 19801-5015
519681506	+ Email/Text: cms-bk@cms-collect.com	Nov 17 2022 20:43:00	Capital Management Services LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
519681508	+ EDI: CAPITALONE.COM	Nov 18 2022 01:38:00	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681516	+ Email/Text: bankruptcy@cavps.com	Nov 17 2022 20:43:00	Cavalry Portfolio Services, 1 American Ln Ste 220, Greenwich, CT 06831-2563
519681517	+ Email/Text: bankruptcy@cavps.com	Nov 17 2022 20:43:00	Cavalry SPV I LLC, 1 American Ln Ste 220, Greenwich, CT 06831-2563
519681518	+ EDI: CITICORP.COM	Nov 18 2022 01:38:00	Citibank NA, PO Box 6000, Sioux Falls, SD 57117-6000
519681519	+ Email/Text: mediamanagers@clientservices.com	Nov 17 2022 20:42:00	Client Services Inc, 3451 Harry S Truman Blvd, St Charles, MO 63301-9816
519681520	+ Email/Text: ering@cbehv.com	Nov 17 2022 20:43:00	Collection Bureau of the Hudson Valley, 155 N Plank Rd, Newburgh, NY 12550-1748
519681521	+ EDI: COMCASTCBLCENT	Nov 18 2022 01:38:00	Comcast Corporation, 1701 JFK Blvd, Philadelphia, PA 19103-2899
519681522	+ EDI: CONVERGENT.COM	Nov 18 2022 01:38:00	Convergent Outsourcing Inc, 800 SW 39th St Ste 100, Renton, WA 98057-4927
519681523	+ EDI: CCS.COM	Nov 18 2022 01:38:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
519681524	Email/PDF: DellBKNotifications@resurgent.com	Nov 17 2022 20:48:12	Dell Preferred Account, PO Box 81585, Austin, TX 78708
519681525	Email/Text: bankruptcy@dcu.org	Nov 17 2022 20:44:00	Digital Federal Credit Union, PO Box 9130, Marlborough, MA 01752
519681526	+ Email/Text: bknotice@ercbpo.com	Nov 17 2022 20:43:00	Enhanced Recovery Company, 8041 Bayberry Rd, Jacksonville, FL 32256-7411
519681527	+ Email/Text: data_processing@fin-rec.com	Nov 17 2022 20:43:00	Financial Recovery Services Inc, 1345 Mendota Heights Rd Ste 100, Mendota Heights, MN 55120-1129
519681528	+ Email/Text: crdept@na.firstsource.com	Nov 17 2022 20:43:00	Firstsource Advantage LLC, 205 Bryant Woods S, Amherst, NY 14228-3609
519681530	Email/Text: headwaybnc@enova.com	Nov 17 2022 20:43:00	Headway Capital, 175 W Jackson Blvd Ste 1000, Chicago, IL 60604
519681532	EDI: JEFFERSONCAP.COM	Nov 18 2022 01:38:00	Jefferson Capital Systems LLC, 16 McLeland Rd, St Cloud, MN 56303
519681534	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 17 2022 20:48:13	LVNV Funding / Resurgent Capital Services, PO Box 10466, Greenville, SC 29603-0466
519681535	+ Email/Text: bknotices@mbandw.com	Nov 17 2022 20:43:00	McCarthy Burgess & Wolff, 26000 Cannon Rd, Cleveland, OH 44146-1807
519681536	^ MEBN	Nov 17 2022 20:39:50	Mercantile Adjustment Bureau LLC, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900
519681537	+ Email/Text: Mercury@ebn.phinsolutions.com	Nov 17 2022 20:43:00	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
519681539	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2022 20:43:00	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519681548	+ Email/Text: egssupportservices@alorica.com	Nov 17 2022 20:43:00	NCO Portfolio Management, 507 Prudential Rd, Horsham, PA 19044-2308
519681543	+ Email/Text: list-nes-clientservicesreps-all@nesl.com		

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Nov 17, 2022

Form ID: 318

Total Noticed: 66

		Nov 17 2022 20:43:00	National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442
519681545	+ Email/Text: bankruptcydepartment@tsico.com	Nov 17 2022 20:43:00	Nationwide Credit Inc, PO Box 15130, Wilmington, DE 19850-5130
519681546	+ EDI: NFCU.COM	Nov 18 2022 01:38:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
519681549	^ MEBN	Nov 17 2022 20:40:05	Northstar Location Services LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943
519681550	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2022 20:43:00	PNC Bank NA, 249 Fifth Ave, Pittsburgh, PA 15222
519681552	EDI: PRA.COM	Nov 18 2022 01:38:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502
519681556	+ Email/Text: ngisupport@radiusgs.com	Nov 17 2022 20:43:00	Radius Global Solutions LLC, 7831 Glenroy Ste 250, Edina, MN 55439-3117
519681557	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 17 2022 20:48:13	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
519681558	+ Email/Text: bkrpt@retrievalmasters.com	Nov 17 2022 20:43:00	Retrieval Masters Creditors Bureau Inc, 4 Westchester Plz Ste 100, Elmsford, NY 10523-1615
519681559	+ Email/Text: DeftBkr@santander.us	Nov 17 2022 20:43:00	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519681493	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 17 2022 20:43:00	Specialized Loan Servicing LLC, 6200 S. Quebec St Ste 300, Greenwood Village, CO 80111-4720
519681563	+ Email/Text: bankruptcy@sunrisecreditservices.com	Nov 17 2022 20:43:00	Sunrise Credit Services Inc, 260 Airport Plz, Farmingdale, NY 11735-4021
519681564	+ EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank, 170 Election Rd Ste 125, Draper, UT 84020-6425
519681571	+ Email/Text: BAN5620@UCBINC.COM	Nov 17 2022 20:43:00	United Collection Bureau Inc, 5620 Southwyck Blvd, Toledo, OH 43614-1501
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519681499	*+	American Express, 200 Vesey St, New York, NY 10285-0002
519681498	*+	American Express, 200 Vesey St, New York, NY 10285-0002
519681573	*+	Apothaker Scian, PC, 520 Fellowship Rd Ste C306, Mt Laurel, NJ 08054-3410
519681504	*+	Barclays Bank Delaware, 100 West St, Wilmington, DE 19801-5015
519681505	*+	Barclays Bank Delaware, 100 West St, Wilmington, DE 19801-5015
519681509	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681510	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681511	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681512	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681513	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681514	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681515	*+	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519681538	*+	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
519681540	*+	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519681541	*+	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519681542	*+	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519681544	*+	National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442
519681547	*+	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
519681553	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Nov 17, 2022

Form ID: 318

Total Noticed: 66

519681554	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502
519681560	*+	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519681561	*+	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519681565	*+	Synchrony Bank, 170 Election Rd Ste 125, Draper, UT 84020-6425
519681566	*+	Synchrony Bank, 170 Election Rd Ste 125, Draper, UT 84020-6425
519681567	*+	Synchrony Bank, 170 Election Rd Ste 125, Draper, UT 84020-6425

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name	Email Address
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3